



BAC International Bank Inc.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2003			2004			2005			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	546,846.22	563,868.96	610,514.17	601,746.23	647,567.16	674,534.53	694,668.46	757,078.15	861,839.11	
3 Activos Líquidos	41,033.27	19,225.39	57,224.02	37,472.18	30,434.89	38,091.95	48,563.22	38,007.10	29,276.59	
4 Total de Préstamos	148,617.77	172,411.08	229,564.37	233,108.76	258,749.08	259,223.97	261,993.97	309,887.27	360,595.05	
5 Locales	76,668.81	87,924.95	103,955.85	107,692.66	109,878.87	129,258.40	147,631.58	200,938.20	243,821.92	
6 Extranjeros	71,948.95	84,486.13	125,608.52	125,416.10	148,870.20	129,965.57	114,362.39	108,949.08	116,773.13	
7 Total de Inversiones	349,260.30	357,837.51	316,383.31	323,885.85	350,235.08	363,696.81	370,663.41	398,945.66	450,107.47	
8 Total de Depósitos	291,302.43	289,525.50	321,031.15	305,371.78	324,931.75	326,778.18	329,582.03	373,237.98	438,826.40	
9 Locales	124,349.74	92,749.12	115,894.56	108,362.71	129,537.22	135,829.78	142,167.40	128,013.69	174,955.90	
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11 Depósitos de Particulares	62,697.99	82,592.96	105,935.90	98,719.77	124,567.65	131,414.67	137,293.12	124,854.63	171,835.46	
12 Depósitos de Bancos	61,651.76	10,156.16	9,958.66	9,642.93	4,969.58	4,415.11	4,874.29	3,159.06	3,120.44	
13 Extranjeros	166,952.69	196,776.38	205,136.59	197,009.07	195,394.52	190,948.40	187,414.63	245,224.29	263,870.49	
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15 Depósitos de Particulares	144,022.81	168,810.94	204,242.67	169,467.37	194,645.21	182,236.48	174,501.05	202,484.20	240,539.51	
16 Depósitos de Bancos	22,929.88	27,965.44	893.92	27,541.70	749.32	8,711.91	12,913.58	42,740.08	23,330.99	
17 Patrimonio Total	251,498.65	267,098.46	277,186.03	286,898.11	297,219.48	303,811.00	321,443.00	342,439.47	380,473.39	
18 PROMEDIO (12 MESES)										
19 Total de Activos	444,769.47	481,205.60	529,952.38	554,292.50	597,206.69	619,201.74	652,591.31	679,412.19	754,703.14	
20 Activos Generadores de Ingresos	402,563.69	430,717.27	447,686.47	504,390.16	553,431.11	576,584.69	589,302.53	632,913.78	709,843.34	
21 Total de Prestamos	99,270.42	117,493.22	155,971.53	173,228.73	203,683.42	215,817.53	245,779.17	271,498.02	309,672.06	
22 Total de Inversiones	303,293.28	313,224.05	291,714.94	331,161.43	349,747.69	360,767.16	343,523.36	361,415.76	400,171.28	
23 Patrimonio Total	211,078.48	225,378.93	239,608.36	254,167.97	274,359.06	285,454.73	299,314.51	314,668.79	338,846.43	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	10,521.43	3,353.95	6,944.81	10,935.60	15,297.61	4,983.64	10,397.28	16,754.49	24,211.15	
26 Egreso de Operaciones	5,971.59	1,560.52	3,449.35	5,598.14	7,826.72	2,516.98	5,472.51	8,773.17	12,870.55	



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27 Ingreso Neto de Intereses	4,549.85	1,793.43	3,495.46	5,337.45	7,470.89	2,466.66	4,924.77	7,981.33	11,340.60	
28 Otros Ingresos	69,359.65	21,825.56	47,868.36	66,408.99	90,171.52	20,014.94	46,479.36	70,349.34	94,416.83	
29 Ingreso de Operaciones	73,909.49	23,618.99	51,363.82	71,746.44	97,642.41	22,481.60	51,404.13	78,330.66	105,757.43	
30 Egresos Generales	6,343.79	1,887.13	4,259.06	6,535.05	8,993.02	2,404.15	5,231.81	7,851.72	13,702.98	
31 Utilidad Antes de Provisiones	67,565.70	21,731.86	47,104.77	65,211.39	88,649.39	20,077.45	46,172.32	70,478.94	92,054.45	
32 Utilidad del Periodo	67,334.79	21,269.86	46,658.77	64,581.39	87,803.63	20,007.45	45,777.74	69,678.82	90,822.84	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	2,007.49	959.29	258.75	1,000.55	980.05	1,231.63	35.88	841.17	1,018.00	
35 Total Provisiones Para Préstamos	2,694.39	3,114.68	3,299.49	3,190.94	3,430.70	3,468.22	3,440.11	3,598.30	4,078.96	
36 Préstamos Vencidos / Préstamos Totales (%)	1.35	0.56	0.11	0.43	0.38	0.48	0.01	0.27	0.28	
37 Provisiones / Préstamos Vencidos (%)	134.22	324.69	1,275.15	318.92	350.05	281.60	9,587.84	427.77	400.68	
38 Provisiones Para Préstamos / Préstamos Totales (%)	1.81	1.81	1.44	1.37	1.33	1.34	1.31	1.16	1.13	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	45.99	47.37	45.40	47.68	45.90	45.04	46.27	45.23	44.15	
41 Patrimonio / Activos Generadores de Ing. (%)	50.51	50.37	50.77	51.51	48.81	48.77	50.81	48.31	46.93	
42 Patrimonio / Préstamos Totales (%)	169.23	154.92	120.74	123.07	114.87	117.20	122.69	110.50	105.51	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	14.09	6.64	17.83	12.27	9.37	11.66	14.73	10.18	6.67	
45 Activos Líquidos / Activos Totales (%)	7.50	3.41	9.37	6.23	4.70	5.65	6.99	5.02	3.40	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	133.98	130.23	116.38	118.33	117.15	122.95	127.20	117.07	109.24	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	16.73	19.75	20.84	17.07	15.87	13.88	15.54	14.68	12.79	
49 Utilidad Neta / Total de Activos (Promedio) (%)	15.14	17.68	17.61	15.53	14.70	12.92	14.03	13.67	12.03	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	31.90	37.75	38.95	33.88	32.00	28.04	30.59	29.52	26.80	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.61	3.11	3.10	2.89	2.76	3.46	3.53	3.53	3.41	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	1.48	1.45	1.54	1.48	1.41	1.75	1.86	1.85	1.81	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	1.13	1.67	1.56	1.41	1.35	1.71	1.67	1.68	1.60	
54 Egresos Generales / Ingresos de Operaciones (%)	8.58	7.99	8.29	9.11	9.21	10.69	10.18	10.02	12.96	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	17.23	20.27	21.38	17.55	16.29	13.89	15.77	14.82	13.30	
56 PRODUCTIVIDAD										
57 Número de Empleados	146.00	146.00	146.00	180.00	207.00	253.00	265.00	290.00	313.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	0.00	0.00	0.00	0.00	0.00	
59 Préstamos / Empleados	1,017.93	1,180.90	1,572.36	1,295.05	1,250.00	1,024.60	988.66	1,068.58	1,152.06	
60 Depósitos Totales / Empleados	1,995.22	1,983.05	2,198.84	1,696.51	1,569.72	1,291.61	1,243.71	1,287.03	1,402.00	
61 Utilidad Neta / Empleados	461.20	145.68	319.58	358.79	424.17	79.08	172.75	240.27	290.17	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	59.57	41.48	35.85	18.73	18.42	19.63	13.78	25.81	33.09	
64 Préstamos (%)	197.69	175.53	178.67	105.66	74.10	50.35	14.13	32.94	39.36	
65 Locales (%)	97.89	114.10	160.04	137.31	43.32	47.01	42.01	86.58	121.90	
66 Extranjeros (%)	543.54	292.82	196.23	84.52	106.91	53.83	-8.95	-13.13	-21.56	
67 Depósitos (%)	72.47	37.68	32.31	11.96	11.54	12.87	2.66	22.22	35.05	
68 Locales (%)	255.03	149.48	143.23	-12.81	4.17	46.45	22.67	18.13	35.06	
69 Extranjeros (%)	24.71	13.67	5.20	32.71	17.04	-2.96	-8.64	24.47	35.04	
70 Patrimonio (%)	47.37	45.43	37.20	29.56	18.18	13.74	15.97	19.36	28.01	
71 Utilidad Neta (%)	74.43	22.97	43.46	32.17	30.40	-5.94	-1.89	7.89	3.44	